

Mediating Effect of Customer Satisfaction on Relationship Marketing and Customer Loyalty among Commercial Banks Customers in Awka, Anambra State

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ABSTRACT: *The banking industry is one of the largest sectors dealing with individual customers directly. The success and profitability of a company is based on the number of customer base and their ability to maintain good relationship with their customers and satisfy them efficiently. Therefore, this study seeks to examine the mediating effect of customer satisfaction on relationship marketing and customer loyalty among commercial bank customers in Awka, Anambra state. Specifically, the study examined the effects of relationship marketing concepts (trust, commitment, communication and conflict handling on customer loyalty. Data was collected from 691 respondents and the hypotheses tested using macro process via SPSS version 17. The result showed that relationship marketing dimensions used in this study (trust, commitment, communication and conflict handling) has significant influence on customer loyalty. Furthermore, customers' satisfaction has significant mediating influence on the relationship between the components of relationship marketing (trust, commitment, communication and conflict handling) and customer loyalty. It was therefore recommended that since customer satisfaction is a determinant of customer loyalty, via relationship marketing activities there is need for banks to satisfy their customers so as to encourage them to remain loyal to the bank through continuous patronage.*

KEYWORDS: relationship marketing, customers' satisfaction, customer loyalty

INTRODUCTION

Customers are an organization's bedrock and lifeline it is often said that "without customers there is no business". Ferguson and Hlavinka (2007) took a clearer view at relationship marketing and found that banks are customizing their relationship-building techniques to construct value propositions as distinctive as the organizations and clients they represent. They also stated that when banks use loyalty programs to foster trust and confidence in their brands, the customer relationship and profits will grow organically. Kotler and Keller (2009) indicated that relationship marketing was mainly to match the customers' needs and the service promise, so that the customer loyalty would increase. Any company without a strong marketing team is doomed to fail. In order to stay competitive and successful in the industry, banks use relationship marketing strategies to attract and maintain profitable customers (Chikaso,2015).

A customer with a high level of loyalty has the potential to not only become a word-of-mouth advertiser, but also to remain loyal to the product and company's service for an extended period of time and to use the product continually, in the face of fierce rivalry, customer loyalty becomes the company's policy. In the banking industry, relationship marketing is solely linked to financial services, which include the establishment of trust among clients. As a result,

relationship marketing is required for the bank to have loyal customers (Mekonnen, 2019). Relationship marketing should be aimed to all bank customers, but it is often focused on the most lucrative segments determined by factors such as income and capital (Leverin and Liljander,2006). This is the problem most bank industries face, however this should not be the case, maintaining good relationship with customers over time could turn non-profitable customers into profitable customers as long as they are satisfied with the services rendered, they tend to become loyal to the service provider.

Furthermore, providing quality services and addressing the needs of consumers are one way to improve customer satisfaction through relationship marketing. Banks must have a thorough understanding of their customers' behaviors in order to implement effective marketing campaigns aimed at developing relationships and retaining customers (Jumaev, Kumar and Hanaysha,2012). Relationship marketing is the mechanism by which businesses learn about their customers' preferences and satisfy them in accordance with their wishes in order to establish a long-term relationship (Kotler and Armstrong,2010). When customer's preferences are known and put into consideration it helps to satisfy the customer and build long- term relationship with customers which over time lead to customer loyalty. It is important to note that for an organization to satisfy its customers effectively it should be able to maintain good relationship with its customers by building trust, commitment and handling conflicts and communicating effectively to customers as at when due, through that means it would be able to effectively understand customers preferences and work towards satisfying them. it is only when a customer is satisfied he/she would be willing to remain loyal to a particular service provider and an organization can not satisfy a customer without knowing his preference which could only be known through relationship building. Customer satisfaction contributes to customer loyalty, which is the goal of relationship marketing. The best way to create consumer loyalty is to build a long-term relationship with them. (Tjiptono, 2007). It is against this backdrop that this study seeks to investigate the mediating effect of customer satisfaction on relationship marketing dimensions (trust, commitment, communication and conflict handling) on customer loyalty among commercial bank customers in Awka metropolis.

The objectives of this research are: (1) to ascertain the extent to which banks trust has influenced customer loyalty. (2) to assess the extent to which banks commitment has influenced customer loyalty. (3) to examine the extent to which banks communication has influenced customer loyalty. (4) to examine the extent to which banks conflict handling has influenced customer loyalty. (5) to examine the extent to which customer satisfaction has mediated on relationship marketing (trust, commitment, communication and conflict handling) and customer loyalty nexus.

REVIEW OF LITERATURE

Relationship Marketing

Berry first proposed relationship marketing, which he described as attracting, sustaining and strengthening customer relationships in multiservice organizations, and it is advocated as a technique to address service intangibility (Hendriyani and Auliana,2018). The best way to succeed in the rising business environment is to maintain long-standing client relationships. (Aka Kehinde and Ogunnaike, 2016). In a competitive market, a company's ability to attract

customers over time can help it stay afloat. Relationship marketing is a strategy for increasing an organization's profitability, competitiveness, and long-term client relationships, as well as gaining various benefits from customer acquisition (Farajadaihani and BinAli, 2019).

Ndubisi (2007) developed four dimensions scales to measure relationship marketing. The dimensions are: (1) *Trust*-The term "trust" refers to a person's belief or confidence in the intentions of a third party in a contract (association) (Husain and Akhtar,2015).(2) *Commitment*- it is attitudinal in nature and refers to a person's emotions toward engaging in such behaviors (Fullerton, 2014). Customers that are loyal have a positive outlook and act in a positive way, and they are defined as pleased with the brand. They can be counted on to make repeat sales and to spread optimistic and enthusiastic word-of-mouth to other future buyers. (3). *Communication*- The desire to provide prompt and accurate information is referred to as communication (Al-Hawary and Aldaihani, 2016; Al-Hawary and Batayneh, 2010) (4) *Conflict handling*- as the ability to prevent future disputes, provide solutions before problems occur, and address solutions freely when problems arise. These four dimensions are implemented in this study.

Customer Loyalty

Customer loyalty is described as a pledge to continue buying a favorite product or service regardless of situational factors or marketing activities that could lead to switching behavior (Peelen,2005). If a consumer buys the same product over and over again, he is considered to be brand or product specific loyal.).Customer loyalty is characterized as a customer's continuous satisfaction combined with an emotional commitment to the service provider, resulting in willingness and continuity in the relationship with choice, patronage, and premium (Rai and Medha, 2013). In as much as he continues to achieve the desired satisfaction from the service provider, a happy client is more likely to stay loyal to the service provider. Several scholars have argued that customer satisfaction is critical to an organization's long-term success and development (Parvez, 2005; Calik and Balta, 2006; Tsoukatos and Rand, 2006; McMullan and Gilmore, 2008).Customer loyalty has a series of benefits, including lower costs involved in introducing and retaining new buyers, favorable word of mouth, increased sales volume, and increased purchase value. Customers who trust a brand are more likely to be loyal because they feel that a trustworthy relationship is more valuable than having the highest value for money (Saeidi, Sofian, Saeidi, Saeidi, and Saeidi, 2015). When compared to non-loyal customers, loyal customers are more likely to form a long-term partnership with a business. Customers become faithful as companies pay attention to their customers' needs, as previous research have shown that consumer satisfaction and loyalty are closely interrelated (Singh and Agarwal, 2013).

Customer Satisfaction

Customer satisfaction is described as a customer's emotional reaction to a perceived difference between his or her previous experience with and perceptions of a product and organization and the actual results as perceived after engaging with the business and consuming the product (Agnihotri, Dingus, Hu, and Krush, 2016).It can also be described as a customer's impressions of a product's or service's efficiency, which is based on customer expectations and satisfaction, which is based on the level of expectations (Dominici and Guzzo,2010). Customer satisfaction

is defined by Kotler (2008) as a feeling of happiness or dissatisfaction as a result of comparing the perceived performance of services or products to the expected performance. The customer would be frustrated or unhappy if the perceived output does not match the anticipated results.

According to Doyle (2002), a highly satisfied customer will exhibit the following characteristics: (1) stays in loyal longer, (2) buys more, (3) talks favorably about the company, (4) pays less attention to competing brands and advertising, and (5) the company will cost less to serve than new customers. Essentially, customer satisfaction is crucial for organizations in creating a long term relationship with the customer. Organizations must also satisfy their customers in order to guarantee their survival and growth. Consumer satisfaction, according to Chiguvu (2016), is the sense that a product has matched or surpassed a customer's needs. Before investing time and resources into ensuring customer satisfaction, businesses must first consider the benefits. According to Kotler and Keller (2009), consumer satisfaction is important in the following ways: (1). It lets businesses make more profit (2) Lowers promotion prices for businesses: (3) It improves the company's credibility among rivals, attracting more customers: (4) Customer satisfaction leads to a favorable outlook toward products, and as a result, customers become more loyal to the company:

THEORETICAL FRAMEWORK

This study is anchored on the commitment-trust model of relationship marketing by Hunt and Morgan 1994. He postulated that trust and commitment are at the heart of any successful relationship with customers. They propose that relationship commitment and trust are key variables for a successful relationship because they promote cooperative behaviors between relationship partners and encourage them to maintain long-term relationships. They suggest that relationships characterized by trust and commitment allow partners to be more accepting of high-risk situations because each party believes that the other party will be inclined to engage in activities that are in the long-term best interest of both partners.

The commitment-trust theory proposes that trust and commitment are key constructs that function as mediating between five important antecedents (i.e. relationship benefits, relationship termination costs, shared value, communication and opportunistic behavior) and five outcomes (i.e. acquiescence, propensity to leave, cooperation, functional conflict and decision-making uncertainty).

HYPOTHESES DEVELOPMENT

As we mentioned earlier, that the objective of this paper is to investigate the mediating effect of customer satisfaction on relationship marketing and customer loyalty among commercial bank customers in Awka, Anambra state . For that purpose, research hypothesis formed as:

Ho₁: Banks trust has no significant influence on customer loyalty.

Ho₂: Banks commitment has no significant influence on customer loyalty.

Ho₃: Banks communication has no significant influence on customer loyalty.

Ho₄: Banks conflict handling has no significant influence on customer loyalty.

Ho₅: Customer satisfaction has no significant influence on relationship marketing (trust, commitment, communication and conflict handling) and customer loyalty nexus.

CONCEPTUAL FRAMEWORK OF STUDY

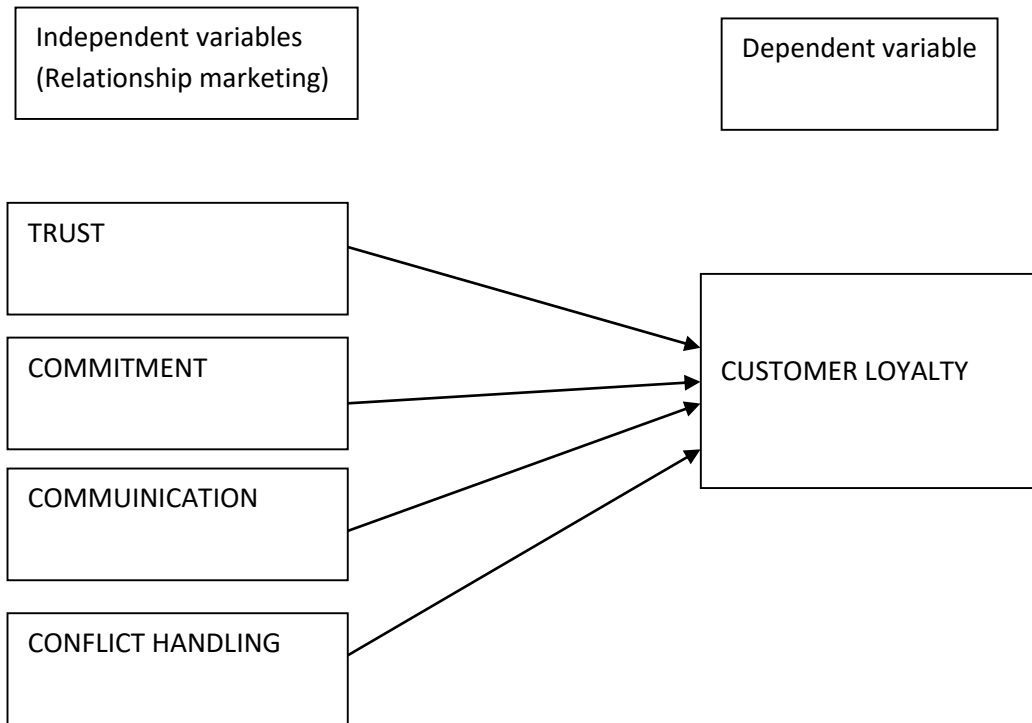


Figure 1: Operational Conceptual Framework without the mediating variable

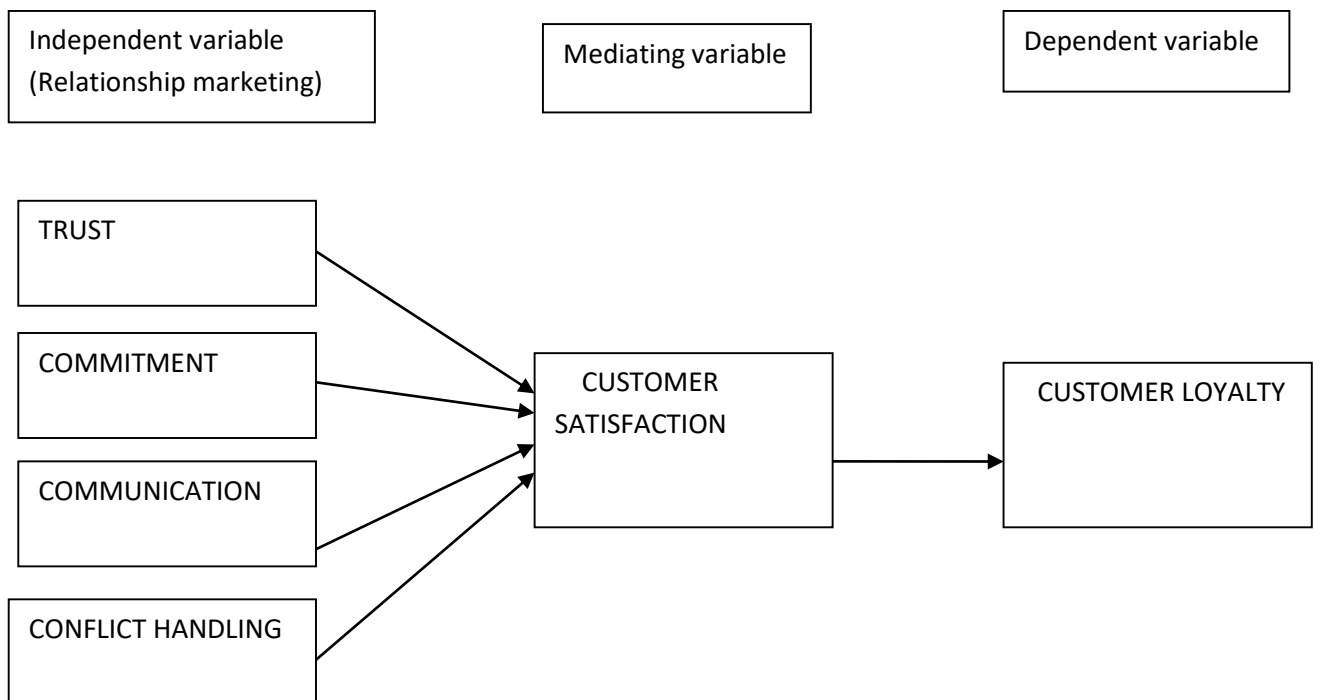


Figure 2: Operational Conceptual Framework with the mediating variable

RESEARCH METHODOLOGY

Population and sample size

Commercial bank customers in Awka metropolis were the population of this study. The population of this study comprises of all commercial bank customers in Awka Metropolis, six popular commercial banks (Zenith bank, Guaranty trust bank, United bank for Africa, Access bank, Fidelity bank and First bank) were selected for this study and customer database from these banks were collected from the bank managers. Sampling technique employed quota sampling technique. The purpose was to ensure that respondents from the various demographic characteristics are involved in the sample. Respondents filled up an online questionnaire during the period of October-December, 2021.

Responses were analyzed from almost 871 customers having accounts in these different banks, 712 questionnaires were returned back, among them 691 were useful and response rate was 79.3%. A survey was used to investigate the relationship.

Measurement

The questionnaire consists of a 5-point likert-scale from strongly disagree '1' to strongly agree '5'. Questionnaire were distributed online through social media platforms to enable it have verse respondent participation. Quota sampling was employed due to its near probability characteristic. The hypotheses were tested using the ordinary least square regression analysis for the direct effect relationship while macro process was used to test the indirect relationship between the variables. Instruments were validated using Cronbach's alpha to test for reliability.

DATA ANALYSIS AND RESULTS

Descriptive Analysis

Table 1: Demographics characteristics of the respondent

Variables	Frequency	Percentage (%)
Gender		
Male	456	66
Female	235	34
Age (years)		
18-30years	388	56.2
31-40years	136	19.7
41-50years	84	12.2
51-60years	83	12
61-70years	0	0
Highest Educational Qualification		
Primary	0	0
Secondary	220	31.8
Tertiary	471	68.2
Years of banking Experience		
1-5years	120	17.4
6-10years	328	47.5
11-15years	221	32
16-30years	22	3.2
Marital status		
Single	395	57.2
Married	194	28.1
Widow/Widower	102	14.8

Table 1 shows that out of 691 commercial banks customers in Awka, Anambra state that responded to the survey, 456 representing 66% were male, while 235 representing 34% were female. Also, majority of the respondents 388(56.2%) were between the ages of 18-30years; followed by those between the ages of 31-40years who were 136(19.7%); then customers between the ages of 41-50years were 84(12.2%), while those between the ages of 51-60years were 83(12%). As regards the highest educational qualification, majority of the respondents 471 representing 68.2% attended tertiary institution, while 220 representing 31.8% attended only secondary school. Additionally, majority of the respondents 395 representing 57.2% were single; 194 representing 28.1% were married; while 102 representing 14.8% were Widow/Widower.

HYPOTHESES TESTING

Factor Analysis and Reliability test

		BT	BC	BCOM	BCH	CS	CL
1	Your bank has shown honesty and transparency in their business dealings	.871					
2	Your bank has earned your trust by keeping their reputation	.819					
3	Your bank has earned your trust through their service quality	.781					
4	Your bank has earned your trust through offering great customer service	.712					
5	Your bank has earned your trust through by putting a face to their name	.681					
6	Your bank has earned your trust through by creating and sharing video testimonials	.756					
7	Your bank is committed to meeting customers' needs		.751				
8	Your bank is committed to providing customers		.704				

	with relevant and valuable content						
9	Your bank is committed to providing the best products and the best access to their products		.707				
10	Your bank is committed to providing best processes of accessing loans and the lowest interest rates on loans		.569				
11	Your bank is committed to providing the best banking reputation		.752				
12	Your bank is committed to creating a customer community		.631				
13	Your bank communicates with trust when handling your complaints			.604			
14	Your bank respects your opinion when handling your complains			.773			
15	Your bank communicates with understanding when handling your complaints			.808			
16	Your Bank communicates with empathy when handling your complaints			.742			
17	Your bank communicates and makes effective resolution on a complaints			.709			
18	Your bank communicates with courtesy when handling your complains			.591			
19	Your bank communicates with consideration when			.771			

	handling your complains						
20	Your bank take early action when an issue is reported				.665		
21	Your bank puts up a positive attitude to your reported issues even when you are erratic				.592		
22	Your bank welcomes every complain with the intention to resolve it				.644		
23	Your bank initiates effective communication when there is an issue				.544		
24	Your bank is persuasive when handling issues with customers				.375		
25	There is flexibility in handling issues by your bank				.731		
26	Your bank product or service has retained your patronage with your bank					.704	
27	Your bank has delivered their product in a caring, friendly manner and that has informed your patronage.					.796	
28	You are fully satisfied with the product or service of your bank					.781	
29	You recommend your bank offering to a friend or co-worker					.746	
30	Your bank make it easier to interact with their brand and that has made you enjoy your banking experience					.874	
31	Your bank always gives a backing of an					.684	

	effective problem-resolution process						
32	I advocate for my bank						.687
33	You take the time to give a positive testimonial or review about your bank						.697
34	You trust your bank have an answer or solution to your bank issue even when it has lingered for a while						.667
35	You put your full trust in your bank and does not question decision on financial issues						.521
36	You see your banks products and services to be profoundly positive and you see your bank as part of your own story						.738
37	You don't hesitate to have open, honest conversations to deliver constructive feedback on how they can be better						.274
	<i>Cronbach alpha</i>	.847	.907	.932	.855	.937	.857
	<i>Explained variance</i>	16.6665	16.6668	14.2857	16.6667	16.6665	16.6668

Keys: **BT**= Banks Trust; **BC**= Banks Commitment; **BCOM**= Banks Communication; **BCH**= Banks Conflict Handling; **CS**= Customer Satisfaction; **CL**= Customer Loyalty

Table 4.3 above contains summary of the factor analysis, and reliability test of the questionnaire. Prior to testing the hypotheses, a data reduction and the measurement scale reliability were computed. For data reduction, a principal component analysis was performed on the measurement items with eigen value set at 1 and items with loading scores below 4 points as cut-off. The result showed that the data were reduced to six factors. All items relating to Banks Trust on factor 1 and labelled '**BT**'. Similarly, all items related to Banks Commitment loaded on the second factor and labelled **BC**. In the third factor, All items relating to Banks Communication were labelled '**BCOM**'. All other 6-items loaded on the 4th factor and was labelled **BCH**, which means Banks ConflictHandling. Also, items relating to Customer Satisfaction loaded on the 5th factor and labelled **CS**. While, the All items relating to Customer Loyaltyon factor 6 and labelled '**CL**'. In addition, the Cronbach alpha test were all valid and

above the 0.70 benchmark; as Cronbach alpha coefficient for items for measuring Banks Trust is 0.85, Banks Commitment is 0.91, Banks Communication is 0.93, Banks Conflict Handling is 0.86, Customer Satisfaction is 0.94, while the Cronbach alpha coefficient for items for measuring Customer Loyalty is 0.86.

DISCUSSIONS AND CONCLUSIONS

The first objective of this research is to test the extent bank trust has influenced customer loyalty. The result shows that the influence is positive. This implies that, if the trust commercial Bank customers have for their Bank increases, their loyalty to the Bank is more likely to increase. The finding is in accordance with that of Huseyin et al (2005) who found out that, customers want banks that keep their promises, instill trust in the way they perform transactions, have timely service, and have employees who are professional and always ready to support them.

The second objective of this research is to test that Banks Commitment has significant influence on Customer Loyalty. It was also revealed that Banks Commitment has direct positive influence on customer loyalty, this implies that, once the commitment of commercial Banks towards effective service delivery to their customers' increases, the loyalty of their customers will also increase. This result corresponds with that of Ndubisi and Chan (2005) who asserted that customer loyalty can be gained through proper marketing plan by developing trust, by showing commitment to the services, making timely dialogue with customer and handling conflict if it arises. The findings also further validates that of Ndubisi (2007) who found out that, commitment is an important factor in building customer loyalty.

The third objective of this research is to test and explain how Banks Communication has significant influence on Customer Loyalty. The findings shows a positive direct influence of Bank Communication on customer loyalty and it implies that the more commercial Bank effectively communicates with her customers, the more likely the customers will remain loyal to the commercial Bank. This finding is in accordance with that of Chakiso (2015) whose earlier study revealed that, that trust, communication and commitment can significantly predict loyalty of bank customers. The finding also further corresponds with that of Farajadaihan and BinAli (2019) who found out that, relationship marketing dimensions (Trust, Communication, Commitment, and Cooperation) significantly impact Customers Loyalty.

The fourth objective of this research is to test the extent Banks Conflict Handling has significant influence on Customer Loyalty. The direct positive influence of Banks Conflict Handling on customer loyalty implies that the more committed commercial Banks are to effective and proactive Conflict Handling, the more commercial Bank customers will remain loyal. The findings are in agreement with that of Hasan (2019) who found out that relationship Marketing practices, which include conflict handling, have significant impact on customer loyalty.

The fifth objective of this research is to test the effect of the mediation variable (customer satisfaction) on relationship marketing dimensions and customer loyalty. The results reveals that customers' satisfaction has significant mediating influence on the relationship between the components of relationship marketing (Bank trust, Bank commitment, Bank communication and Bank conflict handling) and customer loyalty. These results are in total agreement with that of Ya-Davand Kumar (2019) whose earlier study found out that customer satisfaction mediates the relationship between service quality and customer loyalty in the banking. The findings are also in accordance with an earlier findings of Igba,Niazi, Quazi and Basiti (2019) which revealed that, the mediating role of customer satisfaction is proved through trust and commitment.

LIMITATIONS AND SUGGESTIONS FOR FURTHER STUDIES

As mentioned earlier, bank customers were the population of this study in the city of Awka, capital of Anambra state which is recognized as dense and ethnically diverse city (people with different background from all over the country are living there).So, several limitations were found in our study that put question mark. First, this study is conducted in one city of Anambra state more studies are required that comprises more geographical areas and cross national comparison. This study focused on just one service sector, future studies may advance these efforts by examining the distinction among service types. Secondly, this research only focuses on customer satisfaction as a mediation of relationship between relationship marketing and customer loyalty. On the contrary, variables such as, intimacy, price and quality of the products can also influence customer loyalty for a products and services. Last but not least, this research uses questionnaire as an instrument which fully depends on answers from the respondents. Sometimes the answers are bias because there is no instrument of collecting other data to control the validity of respondents' answers. This research only uses periodical data to observe the changes of period for customer behavior about relationship marketing variables, customer satisfaction and customer loyalty. A continuous observation is better to compare the data even better in order to make a better generalization.

IMPLICATIONS

Theoretical Implications, this study provides empirical support for the influence of relationship marketing and customer loyalty on customer satisfaction. This strengthens the existing literature value by relating list of relationship marketing factors to customer loyalty with empirical support.

This paper provides value to existing body of literature by empirically connecting further wide-ranging list on relationship marketing dimensions. It based on previous work in this field, which had either examined an unfinished listing of possible underpinnings (chakiso,2015; Ndubisi, 2007) or linked them to customer loyalty (Farajadaihan & BinAli, 2019; Shiferaw(2011) and customer satisfaction (Ndubisi & Chan, 2005; Kyei & Narteh, 2016) without considering the objective of any service provider, that build customer loyalty.

Practical implications,practitioner interest has been the driving force behind Relationship marketing popularity. The reason behind the popularity of this field is in the interest of practitioners. Relationship managers / Staffs of commercial banks in Awka, Anambra state would gain from a comprehensive understanding of the different factors that drive loyalty.

This study proposes that relationship marketing managers should incorporate both general estimation of performance (customer loyalty) and capability offerings (commitment) in cyclic surveys in order to anticipate loyalty. Management of commercial banks should monitor their staff to ensure that the quality of service delivery is of standard enough to meet the needs of their customers.

Managers should focus on commitment that ultimately leads to different types of loyalty behaviors like word of mouth. Managers should periodically work to promote integrity and generosity. Both features are necessary for developing trust. It is suggested that banks should focus on building and sustaining the association among (benefits commitment), than concentrating just on benefit offerings simply.

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